

The Complete Guide to Planning a Low- Stress Remodel



Master Build Advisor - MBA



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Find your additional resources here:

www.MasterBuildAdvisor.com

Begin with the end in mind

Where we've all heard this before thanks to Stephen Covey, it stands here as well. In order to understand how to get what we need out of any remodeling project, we need to be clear about our objectives.



VISION 01

Begin by defining the purpose of your remodel. Are you updating your space for modern living, improving functionality, solving a problem, or adding value for resale? Understanding your "why" will guide your decision-making process

BUDGET 02

Knowing how much you want to spend is critical whether you have unlimited funds or are working on a tight budget. Even if you dream of a new kitchen but have financial constraints, focusing on lower-cost, high-impact changes like paint and doing projects yourself can transform your space without breaking the bank



TIMELINE 03

Be realistic about how long your project will take. Not sure? We're here to help. This guide will help you plan ahead to minimize disruption and expect the unexpected. A well-thought-out schedule can help keep the project on track with the critical buy-in from your subcontractor.



SCOPE 04

Define the scale of your project from the beginning. Are you tackling a single room or remodeling multiple spaces? Can you minimize disruption by focusing on one space at a time or will it be best for you to work on a total transformation or multiple spaces?



INTRODUCTION

The Importance of Planning

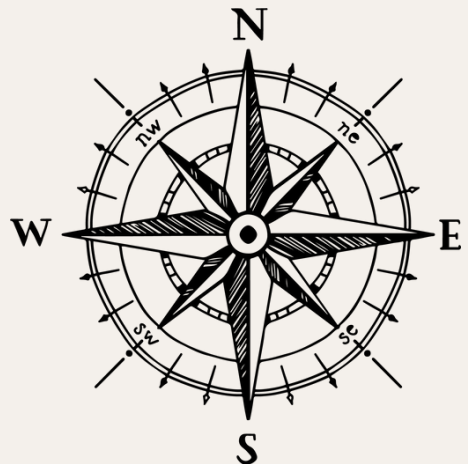
Welcome

Congratulations on your decision to embark on a remodel of your home. Remodeling can be an exciting and rewarding experience, but it also comes with challenges. This guide is designed to help you approach your remodel with a clear vision, realistic budget, and achievable timeline to set your project up for success. We will turn your clear vision into your guide to navigate you through the process. Master Build Advisor is also available to help you further, whether it's free information from our constantly improving website, planning documents from our qualified consultants, or partnering with one of our talented and transparent General Contractors.



The Process

Remodeling is typically done to solve a problem, improve functionality, or enhance aesthetics – often a combination of these. Sometimes your space is functional and you just want to update things, other times there is a functional problem you would like to solve. Most renovations address multiple items. It's important to be clear about what your goals are and realize that the goal of staying on budget will sometimes require other options to solve a problem. It's all about balancing the 4 critical pieces listed above: Your Vision, Budget, Timeline, and Scope.



Vision



Defining Your Project Vision

Start by envisioning your ideal outcome:

- **Purpose:** What do you want to achieve with the remodel? **Update aesthetics, increase functionality, add space?**
- **Priorities:** Identify your **must-haves versus nice-to-haves.**
- **Style Inspiration:** Gather ideas from **magazines, websites, or social media platforms like Pinterest** to help communicate your vision.
- **Focus on key elements such as colors, textures, design styles, and specific features you'd like to incorporate.**

List the purpose of your remodel:

Must-Haves: (these are your A's)

Nice-to-Haves (add B, or C according to importance):

Budget



Establishing a Realistic Budget

Budgeting is one of the most crucial aspects of planning your remodel and potentially one of the most daunting with contractor estimates running the gamut.

- **Determine Your Spending Limit:** Consider how much you can comfortably afford, including contingencies.
 - Contingencies are unexpected expenses, and you should set aside 15–20% or more of your remodel costs for this.
- **Research Costs for your area**
 - Look into typical costs for a similar project or work with one of our knowledgeable consultants to assist you.
 - Understand that you can maintain some control over costs by managing the selection of materials to prioritize value.
 - Example, a bathroom faucet can cost \$30 or it can cost \$3000 but a nice-looking faucet made by a leading brand might cost around \$200.
- **A Set of Plans**
 - Most major remodels will require a set of plans to be provided to your city permitting office for approval of your permit.
 - A set of plans can be professionally drawn by a professional using CAD software or hand drawn by a homeowner or General Contractor depending on the complexity of your remodel. Structural changes may require engineering by a professionally licensed engineer.
- **Material Take-Offs:**
 - Measure and define the amount of all specific materials you will need
 - Example, you have a 10x12 bedroom that you're replacing flooring in. You will need 120 square feet + waste of 15% so a total of 138 square feet of flooring and 44 linear feet of base moulding.
 - If you have architectural plans, we offer a take-off calculation service to help you obtain bids.
- **Line by Line budget estimate**
 - Once you understand your project, begin to complete a line-by-line budget estimate by trade and area.
- **DIY**
 - If you're willing to roll up your sleeves and learn some new skills, you can potentially save thousands in labor.
 - Common areas where you can do it yourself to save money include, painting, installing trim, flooring, and if you're feeling confident and understand how to turn off your electricity and water, even finish electrical and plumbing.
 - Finish electrical and plumbing is installation of your fixtures like a light, or a toilet.
 - Hire skilled licensed tradesmen for Rough Plumbing, Electrical, HVAC, and Engineering.

♦ **Tip:** Don't forget to factor in alternative living arrangements if the remodel disrupts your home life beyond what you're willing to tolerate.

Budget

Continued:

I think it's important to state that even when working with a budget that you believe won't get you very far, and/or you don't have the ability to take on a DIY project, you can potentially accomplish your goals by focusing on only high-impact items.

In a kitchen, this could involve painting your cabinetry and walls, while replacing the counter-tops, and door hardware. With just a little more, you could even replace your door and drawer fronts in a new style that you like better.

In a bathroom, perhaps you choose to just replace your vanity, mirror, and medicine cabinet. With fresh paint, you can really go a long way to refresh a space.

Notice the transformation of a homeowner's kitchen to the Right. She even transformed her backsplash using paint. Be sure you research exactly what kinds of paints for the best outcome for your project's components. For cabinetry you will want to choose an enamel that can stand up to the use cabinets get.

Tip: If you plan to paint your cabinets yourself, be sure to sand, prime, and then spray (you can rent or buy a sprayer) for a professional quality job. Don't be afraid to find detailed information on how to complete any project on YouTube or Google.

Labor

When considering the price of labor, and you have an idea of how long a task should take, you must be aware of what a "fully loaded" rate might look like. While an employee may be getting paid \$30/hour, there are payroll or self-employment taxes not accounted for in that number. Add to that the cost of various types of insurance, and other overhead and you can easily triple that hourly rate and still be low for the costs you can expect to pay when broken down by the hour. While this may be helpful if you're hiring someone on a Time and Material basis, it's nearly always better to pay per project but ask questions about how long it will take and how many workers it will be and calculate it out for your own understanding and sanity check.



Above Pics Courtesy of Kate at:
www.housemixblog.com

Budget - Sample Bath

Example Budget for a simple bathroom remodel. This should help you understand how one budget line item is expected to relate to other items. If cabinets account for 15% of your budget, you can estimate other costs accordingly to build a realistic budget; however, note that some items will not have similar flexibility.

Sample Budget			
Bathroom Cost Breakdown			
	\$40,000	Budget	% of Budget
GENERAL & PRE-BUILD			
1	Plans, Engineering, & Permits	\$ 2,000	5%
2	Demo, Site Protection, Trash, Clean	\$ 2,000	5%
3	Subtotal General	\$ 4,000	10%
4			
5	BUILDING		
6	Framing for new shower including curb, pony walls, shampoo nooks	\$ 2,000	5%
7	Electrical (Rough and Finish)	\$ 3,200	8%
8	Electrical Fixtures (lighting, light up mirror, vent fan)	\$ 2,000	5%
9	Plumbing (Rough and Finish)	\$ 3,200	8%
10	Plumbing Fixtures (Vanity, Faucet, shower, toilet)	\$ 3,200	8%
11	Tile - Material	\$ 2,000	5%
12	Tile Prep and Installation	\$ 4,000	10%
13	Paint	\$ 2,400	6%
14	Contingency	\$ 4,000	10%
15	Subtotal Building	\$ 26,000	65%
16			
17	PROJECT MANAGEMENT		
18	Project Supervision	\$ 6,000	15%
19	Contractor Fee with Insurance and Overhead	\$ 4,000	10%
20	Subtotal Gen Con Expense	\$ 10,000	25%
21			
22	Subtotal General & Pre-build	\$ 4,000	10%
23	Subtotal Building	\$ 26,000	65%
24	Subtotal Project Management	\$ 10,000	25%
25			
26	Total Construction Budget	\$ 40,000	100%

Budget - Sample Kitchen

Here is a Kitchen budget. You might find it helpful to project your costs based on your expected costs for cabinets in this instance. If cabinets will represent 15% of your budget, you can potentially flush out your other numbers based on that to come up with a realistic budget. Note that things like rough electrical and plumbing may stay static and this is just a rough guide.

Sample Budget			
Kitchen Cost Breakdown			
	\$75,000	Budget	% of Budget
GENERAL & PRE-BUILD			
1	Plans, Engineering, & Permits	\$ 3,750	5%
2	Demo, Site Protection, Trash, Clean	\$ 3,750	5%
3	Subtotal General	\$ 7,500	10%
4			
BUILDING			
6	Electrical / Lighting	\$ 3,750	5%
7	Plumbing	\$ 3,750	5%
8	Appliances & Plumbing Fixtures	\$ 7,500	10%
9	Cabinetry	\$ 11,250	15%
10	Countertops	\$ 7,500	10%
11	Backsplash	\$ 3,750	5%
12	Flooring	\$ 3,750	5%
13	Contingency	\$ 7,500	10%
14	Subtotal Building	\$ 48,750	65%
15			
PROJECT MANAGEMENT			
17	Project Supervision	\$ 11,250	15%
18	Contractor Fee with Insurance and Overhead	\$ 7,500	10%
19	Subtotal Gen Con Expense	\$ 18,750	25%
20			
21	Subtotal General & Pre-build	\$ 7,500	10%
22	Subtotal Building	\$ 48,750	65%
23	Subtotal Project Management	\$ 18,750	25%
24			
25	Total Construction Budget	\$ 75,000	100%

Budget Breakdown- Sample

Once you have a rough budget, it's time to break out the details and obtain some quotes from subcontractors. It can be helpful to determine a Low/High number per line item if there are a lot of unknowns. Here is an example of a kitchen/living room remodel where we removed walls and a walk-in pantry. Our clients decided on some very high-end materials as well as to include structural elements which required engineering and opening up their post-tension slab foundation. Note that we can support you with this level of budget detail for your scope if you choose to take advantage of our consulting or GC services.

Sample Budget		
Construction Cost Breakdown		
	Low	High
General Conditions		
1 Plans and Structural Engineering including Permits	\$ 9,000	\$ 11,500
2 Site Protection - install and maintain Floor protection and Dust Curtain	\$ 2,600	\$ 3,200
3 Misc'l Trash Clean & Haul	\$ 1,500	\$ 2,200
4 Punch List & Final Clean Up	\$ 1,800	\$ 2,200
5 Subtotal General Conditions	\$ 14,900	\$ 19,100
BUILDING		
7 Post Tension X-Ray location service	\$ 850	\$ 1,500
8 Concrete Demo - Excavate around PT - 2 Pads & Kitchen trench for electrical	\$ 3,600	\$ 4,800
9 Hand Demo - Selective hand demo existing Kitchen, Family Room as needed	\$ 5,400	\$ 6,900
10 Repour Concrete Foundation	\$ 3,800	\$ 5,200
11 Deputy Inspection Allowance	\$ 1,000	\$ 1,400
12 Lumber & Hardware - Beam/Posts/Columns/Fireplace/Kit Pony Wall/Misc'l	\$ 9,500	\$ 12,000
13 Rough Framing Carpentry Labor to install Lumber & Hardware above	\$ 12,500	\$ 15,000
14 Panel Column Finish	\$ 7,500	\$ 9,500
15 Electrical & Lighting per by Electrician (owner to supply fixtures)	\$ 10,000	\$ 15,000
16 Electrical Fixtures	\$ 4,500	\$ 8,500
17 Drywall	\$ 5,000	\$ 8,000
18 Custom Fireplace Wall Cabinetry	\$ 12,000	\$ 15,000
19 Fireplace Wall Cabinet Finish	\$ 2,800	\$ 3,200
20 Lineal Fireplace, Flue & Cap - Product material and installation	\$ 15,000	\$ 18,000
21 Fireplace Surround - Ledger Stone (includes \$ 25 psf material allowance)	\$ 7,800	\$ 9,200
22 Fireplace Hearth Slab - (includes \$ 75 psf material allowance)	\$ 3,200	\$ 3,800
23 Plumbing & Appliances		
24 Gas - Range and Fireplace as needed.	\$ 1,800	\$ 2,200
25 Waste Lines-Water Lines-Set Finish	\$ 1,200	\$ 1,400
26 Appliance Installation - by others - Allowance	\$ 2,200	\$ 2,500
27 Plumbing Fixtures and Appliances provided by owner	\$ 6,000	\$ 26,000
28 Kitchen Cabinetry	\$ 38,000	\$ 46,000
29 Tile Backsplash - Kitchen (includes \$45 psf material allowance)	\$ 3,400	\$ 4,200
30 Stone Countertops (bookend matched custom)	\$ 19,900	\$ 22,500
31 Finish Carpentry - Interior Base & Crown Moulding	\$ 4,500	\$ 5,700
32 Flooring	\$ 7,500	\$ 9,500
33 Painting	\$ 2,500	\$ 4,500
34		
35 Sub Total Building	\$ 191,450	\$ 261,500
36 Project Supervision	\$ 15,316	\$ 20,920
37 Project Management & Office Overhead	\$ 3,829	\$ 5,230
38 Insurance	\$ 5,744	\$ 7,845
39 Contractor Fee	\$ 28,718	\$ 39,225
40 Subtotal Gen Con Expense	\$ 53,606	\$ 73,220
41		
42 Subtotal General Conditions	\$ 14,900	\$ 19,100
43 Sub Total Building	\$ 191,450	\$ 261,500
44 Subtotal Gen Con Expense	\$ 53,606	\$ 73,220
45		
46 Total Construction Budget	\$ 259,956	\$ 353,820

Timeline



Essential Drivers of your Timeline

In order to understand your timeline, there are two main factors to consider. The first is lead-times on materials and the second is the specialists who will do the work. The larger your remodel, the more professionals you will need to schedule so the more time things will take due to days between trades. Tradespeople will often work hard to accommodate your scheduling needs but if they're good at the job, they are in demand and harder to schedule with little notice. That's why keeping them in the loop on how your project is progressing can be critical to having their schedule align with the other trades. Be aware, it's important to note that some things can take longer than projected, especially when opening walls and potentially finding issues you must now add to your scope of work. You will need to remain flexible and do your best to give your tradespeople ample notice on when you'd like them to start. If you ever need to have two trades working at the same time, be sure to communicate with both to avoid any issues.

Order or Operations

There is an order to how to proceed with any remodel and it involves layers. For example, you need to work from the foundation up and from behind walls out. Before you can do anything, you will want to have critical components on hand, like windows, doors, mixing valve for a shower (since it goes in the wall behind the tile). It's also helpful to have a very good idea of where you want to locate lights and other fixtures since they require electrical boxes, extra supports, or stub-outs. A stub out is any area where a hot or cold water line comes out of the wall while an electrical box is anywhere you have an electrical switch or fixture. Keep in mind that different fixtures will have different needs in terms of space and how it's installed.

What to Expect Overall

Planning: 1-3 Months

A planning phase is critical – the more complex the project, the longer this will take. We advise allowing 2 weeks to 3+ months for design, permits, and contractor/tradesperson selections. This will also allow you to begin obtaining longer lead materials, fixtures, or other components you want to incorporate into your design.

Execution: **A bathroom could take 2-6 weeks, a kitchen 4-8 weeks, and a major remodel 3-6 months** or longer.

As with the budget, it's best to allow for the unexpected and be flexible. Your tradespeople will know that things come up too. Keeping everyone in the loop on progress will help everyone to efficiently schedule their part. It's also critical to keep this in mind if you've relocated for the renovation process.

Timeline - Unexpected Impacts



Are You Ready for Disruption?

There is nothing quite like the disruption that construction in your personal space brings. I ALWAYS recommend that people move out of their homes while construction is underway but it's not always realistic. If you do plan to move out, make sure you budget for any additional costs depending on where you will stay. These costs may include eating out, if you won't have access to your kitchen or even the cost of a short-term rental.

Separate your space

If you must stay in your home, you must separate your space from the job site area. If you need to make a temp kitchen, set that up in another part of your home. Consider adding a temp wall to your space with a zipper closure between you and the construction zone. Anything you can do to separate your personal space from the work area will help you maintain your sanity throughout the remodel process.

Personal Items

Pack up everything you can to protect it even if you're staying in your home during the remodel. Not only can you prevent it from being covered in fine construction dust, but you are also keeping it safe. Construction is messy under the best of conditions and your contractor and/or subcontractors should not be made responsible for your furniture or personal items therefore you must get them out of the way completely and that includes all paths to and from the construction zone. Keep in mind that you will need to provide a "staging area" both inside for storage of materials and tools and an outside area where they will process those materials using saws and equipment.

Access to Your Home

It should go without saying that contractors and subcontractors MUST have access to the job site. Having restrictions can and will cause large hits to your timeline. It's already difficult for them to schedule their crews to keep everyone busy and productive so limiting your project in this way can have a devastating impact. Consider buying a lockbox with a code so everyone who needs to be working, can get inside.

PETS

Understand that your pets will also be impacted by the disruption and make a plan to keep them safe and out of the way. Even the most lovable pet can put workers and themselves at risk for injury by being present on a job site.

Timeline - Worksheet

Your Plan - Utilize the area below to outline your plan for either where you will stay, how flexible those living arrangements will be if you need to extend your stay or if you will stay in your home, how you can separate your living space from the construction and necessary staging areas throughout your project. You may want a contingency plan for the event that you must move back into your home prior to your project's completion.

A series of 20 horizontal blue lines with arrowheads at both ends, intended for writing a timeline plan.

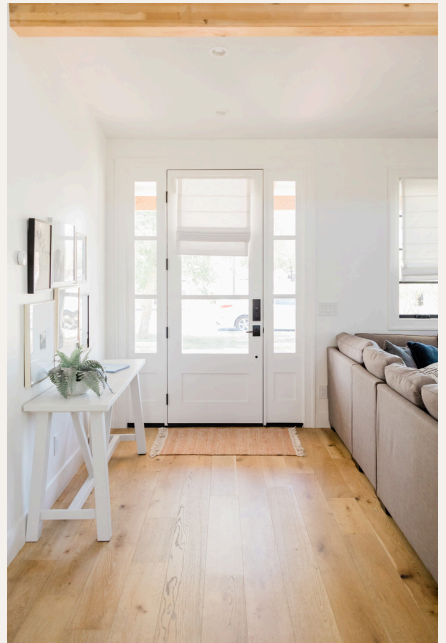
Scope

Now that you've taken the time to refine your vision, identify your must-haves and nice-to-haves, and align these with your budget and schedule, it's time to define the scope of your project. The scope should clearly outline which areas of your home you want to remodel and specify the changes you plan to make. By narrowing your focus, you can create a roadmap that will guide you through a successful remodel.

A well-defined project scope is the cornerstone of success. Through the earlier exercises, you've honed in on your priorities, balancing your vision with practical considerations like budget and timelines. These three elements—vision, budget, and timelines—serve as the foundation for your project scope. The budget determines what is financially feasible, while the timeline establishes realistic expectations for tasks and milestones. Together, these elements, supported by planning tools such as blueprints and detailed notes, come together to form a clear, actionable plan.

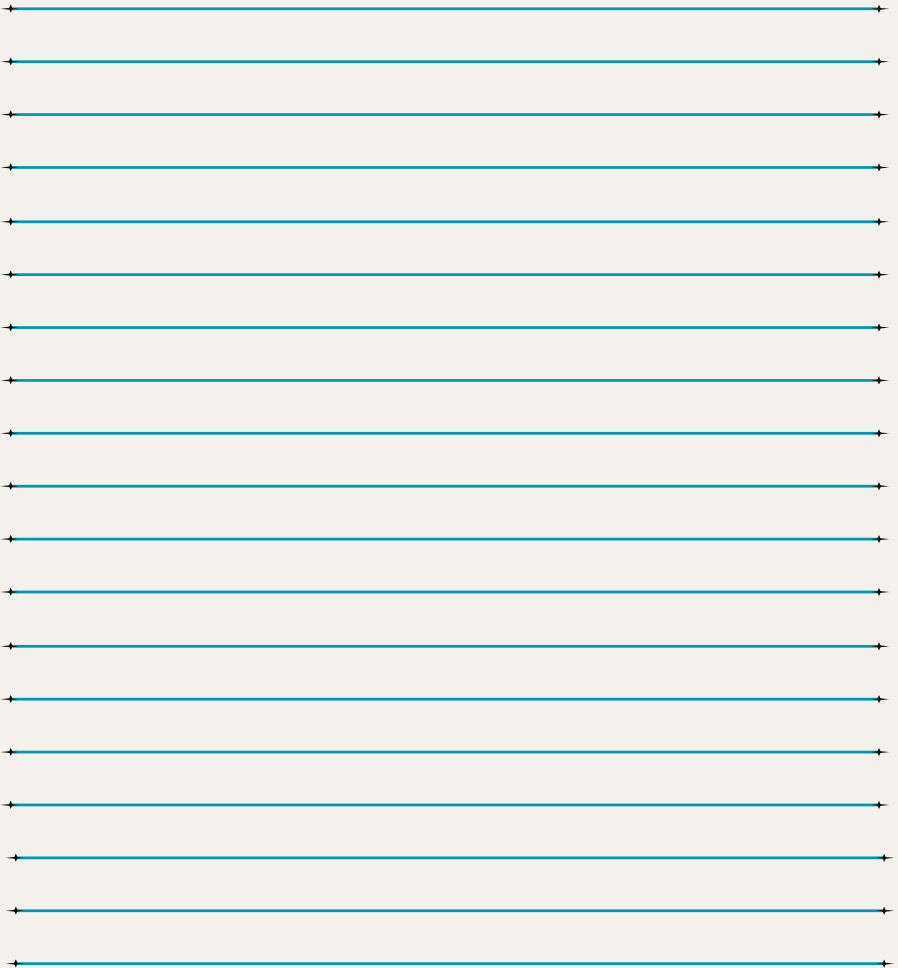
In some cases, it may be beneficial to break your project into phases. This approach allows you to minimize disruption to your daily life and manage your budget more effectively. For example, dividing a large-scale remodel into smaller stages can help you achieve steady progress while maintaining control over costs and resources. Phased projects also provide flexibility, giving you the chance to adapt and refine your plans as new insights emerge. This way, you can make adjustments without losing sight of your overall vision.

By taking the time to thoughtfully define your project scope, you are setting yourself up for success. With a clear plan in hand, you'll be better equipped to navigate the remodeling process and turn your vision into reality.



Scope

As you break down your scope based on your goals and the high-level budget items you've included, it's important to detail each piece of your project. You can make this as detailed as you're comfortable with. For example, you may want to select and add every item down to the door stop, or simply include "hardware". It's important to capture everything you can think of about your project here, even if you're going to use a professional as this will ensure that you and your team are all on the same page. Please utilize a spreadsheet or additional paper as needed.



Beware of Scope Creep

What is Scope Creep

Scope creep happens when new ideas, extra tasks, or changes are introduced after the project has started – often without evaluating their impact on:

- Project Scope (Does this align with the original plan?)
- Budget (Do you want to allocate the additional funds for this?)
- Timeline (Will this delay completion?)

While some changes may seem small, they can quickly lead to increased costs, extended timelines, and unnecessary stress.

How to Avoid Scope Creep

- Stick to your original scope. Your plan was carefully crafted based on your vision, budget, and timeline.
- Prioritize changes. If an adjustment is necessary, evaluate how it affects the overall project by communicating with your team.
- Discuss every change with your contractor or subcontractors. Before approving modifications, consider:
 - Cost Implications
 - Timeline Adjustments
 - Whether the change aligns with the original goals

♦Tip: Small changes can snowball into major disruptions. Keep a contingency fund for true necessities rather than wish-list additions.

Managing Unavoidable Changes

If changes are necessary:

- Work with your contractor and subs to adjust the project scope formally.
- Request an updated budget breakdown for approval.
- Ensure all changes are documented in writing.

If new ideas arise:

- Compare them against your must-haves list.
- Assess whether they are worth delaying your project timeline and adding to your budget.

♦Tip: If you have extra funds at the end of the project, you can always revisit wish-list items later.



Don't Forget Details

Here are some details that are easy to forget but could impact your remodel if you don't consider them.

Bathroom:

- Moulding & Trim (especially at transitions between surface materials like tile to drywall, corners of tile, and where/how materials will terminate into other surfaces).
- How will the corners of your tile areas be finished?
 - Edge tiles, Pencil tile, or metal edging?
- Selections that will dictate rough framing, plumbing, or electrical
 - Medicine Cabinet
 - Shower Valve - including placement of shower heads, hand-helds, or other features
 - Type of faucet and vanity so plumbing will be placed correctly
 - Light-up Mirrors
 - Light fixture placement
 - Door Stops and other misc hardware

Kitchen

- Moulding & Trim plus how different materials will meet (an example would be a trim above cabinets meeting the ceiling or a countertop terminating into a cabinet panel)
- Appliance specs for required hook-ups, fit, usability, and flowability throughout the space while appliances are in use (traffic flow)
 - Having your appliances selected and purchased in advance will help dictate your cabinet plans
 - Keep your spec sheets for appliances printed and on-site so professionals can accommodate for them.
- End panels throughout the space
- Where will your trash & recycling bins go?
- Ventilation type and size to work with your stove
- Storage for countertop appliances
- Coffee/drink station access?
 - Can it be accessed while someone is doing food prep?
- Kitchen Seating
 - Be sure there is room to walk easily behind where someone may be seated
- Ensure you know what fixtures you will be using
 - Have spec sheets for fixtures printed and on-site so professionals can accommodate for them.
- Make sure any doors open clear of work stations or cabinetry doors.

Choosing the Right Team

DIY vs. General Contractor

Now is the time to decide how you want to manage your remodel:

- General Contractor (GC): Manages all aspects of the project, including subcontractor coordination, permitting, and scheduling.
- DIY Project Management: You take on the responsibility of hiring and managing trades, ordering materials, and ensuring quality control.
- Hybrid Approach: Use consulting services (like Master Build Advisor) to guide you while taking on only as much as you're comfortable with.

If you need design expertise or help selecting appropriate materials for your project, you might also consider working with an interior designer to enhance your remodel's overall look and functionality.

Selecting Team Members

When choosing contractors, subcontractors, and tradespeople, prioritize:

- Strong communication skills and a willingness to collaborate
- Openness, honesty, and the ability to set clear expectations
- A working style that aligns with your comfort level
- Clear, detailed proposals or bids
- Licensing and insurance verification
- While checking references or past work can be helpful, a contractor's ability to communicate well and work collaboratively is far more important.

♦Tip: A vague or unclear bid can lead to disputes later. Ensure that every contractor outlines their responsibilities clearly.

Getting Bids & Understanding Scope

- Share project plans with potential contractors to ensure accurate pricing.
- Expect site visits – most bids require an in-person assessment to account for site conditions (e.g., access, workspace, etc.).
- Clarify bid details:
 - What's included vs. what you're responsible for (e.g., materials)?
 - Payment schedule and expected costs outside of the bid.
 - Timeline for Completion

♦Tip: A vague or unclear bid can lead to disputes later. Ensure every contractor outlines their responsibilities clearly.



Choosing the Right Team

CONTINUED

Clear Written Agreements

- Contracts should include:
 - Detailed scope of work
 - Payment schedule and terms
 - The “schedule” is about what tasks are completed, not necessarily just what day it is.
 - Timeline expectations
 - Warranty or guarantees (if applicable)
- Deposits: In California, the legal limit for upfront payments is \$1,000 or 10% of the project cost to that specific contractor (whichever is lower).
- Payment Process: Never pay ahead of work completion. Pay promptly once work is verified.

Tip: Read contracts carefully – don’t sign until you fully understand the terms. If something is unclear, ask for clarification before proceeding.

Other Professionals to Consider

Depending on the complexity of your remodel, you may need additional professionals to ensure a successful project:

- **Interior Designer** – Helps refine your vision, choose finishes, and create a cohesive design that maximizes both function and aesthetics. They are particularly helpful in maximizing value for kitchens, bathrooms, and whole-home remodels.
- **Architect** – Necessary for major structural changes, additions, or custom home designs. Architects create detailed plans and ensure compliance with building codes.
- **Structural Engineer** – Required when modifying load-bearing walls, foundation work, or making significant structural changes. They ensure safety and integrity in the remodel.
- **Permit Expediter** – If your remodel requires complex permitting, hiring a permit expeditor can streamline the approval process and prevent delays.
- **Home Energy Consultant** – Can provide insight into improving energy efficiency, selecting better insulation, or incorporating solar and sustainable options into your project. They can also help with meeting California’s Title 24 requirements.

♥Tip: While some general contractors have design or engineering services they have successfully worked with on projects, others will expect you to bring in outside professionals. Determine early on whether your GC, designer, or external consultant will handle specific tasks and oversee others.

Material Take-Offs

What are they? Take-offs are measurements to account for how much material will be installed as well as how much material you need to purchase by accounting for the waste factor.

For example, if you're doing flooring, you should measure your space and calculate the square footage of the flooring. When purchasing most materials, you should plan (and budget) to add "waste". This is 100% necessary because when you install a material, you'll never be able to install 100% of each piece AND this allows us to discard any pieces that are damaged or less appealing. Natural material may require most waste calculated into your purchase due to natural variations. A good example of this includes solid wood flooring. If you get "utility grade" flooring, you can expect at least 25% waste factor, whereas if you purchase "A" grade wood, you'll probably be okay with 10%. Most manufacturers or subcontractors can advise on the waste factor you should use when purchasing material.

If you have an official set of plans, this is a great resource for calculating your take-offs. Most materials will require this from tile to siding, to drywall, and even paint. Construction estimation can be done using plans to calculate take-offs. That said, remember that your contractor and subs will still need to evaluate the "site conditions" when providing an estimate. This is because site conditions can add substantially to their labor in some circumstances. With a set of plans, we offer take-off and estimation services. For larger projects, this becomes essential in understanding your budget and how it relates to the bids you will get from your subcontractors. When you see big differences in take-offs, it's an opportunity to catch issues and clear up problems before work is done and money is spent.

Take-offs are an essential tool in your project planning. It is essential to have your subcontractor do their own take-offs rather than relying on your calculations. When/if they have different numbers than you, this is a great time to catch any issues I mentioned above. It can also serve as a sanity check on the bids you receive. Be ready to utilize the information you have to ask questions and clarify your scope ahead of time. Always assume that if a subcontractor has different numbers than you, it's for a good reason and that you need to understand that reason. Subcontractors rarely intentionally mislead clients, so always approach with curiosity rather than accusations. Always assume they are honest and want to perform good work. While there are exceptions, I can't stress how rare they are and how damaging jumping to conclusions can be on your project.

♥ Remember that a successful remodel is based on open and clear communication and understanding. Always seek to understand first and foremost.

Materials Lists

If you have your scope detailed and you understand your take-off, or how much of any given material you're going to need it's time to put those items in a list and begin gathering them. This is another reason why I stress having an indoor "staging area". You will need to store materials and some of those items take up a lot of space.

Lead times –

Lead time is the amount of time you will need to wait to receive an item after it is ordered. A key to keeping your timeline on track is making sure you have all your items on hand before they are needed. If an item goes "out of stock" you may find yourself scrambling to find a comparable item to complete your project so planning and ordering ahead is advisable for the following:

- Plumbing fixtures like faucets, shower systems, pot fillers, toilets, etc.
- Lighting
- Cabinetry
- Any items that will be "build-in"
- Stone slabs (if you're looking for a speciality material)
- Anything custom (custom items will take the longest because they're made according to specifications you designate so allow extra time 6+ weeks)
- Appliances
- Finish details and accessories
- Custom trim or ensure the moulding plan includes pieces that are readily available from a big-box store

Keep in mind that the above list is just a guideline and that even the most mundane of materials can be difficult to get if you want a customized product or one that isn't readily available in your market.

Items you probably don't need to worry about having on hand because your subcontractor will likely provide can include:

- Drywall (although think about options like sound deadening or fire-rated products and call those options out if required for your project)
- Insulation (discuss options with your subcontractor for this)
- Rough-in wires and plumbing material (wire and pipes)
- Cement
- Recessed lighting (although call out specialty items, colors, and trims)

✦ Keep in mind that even if your subcontractor is supplying items, if you have called out non-standard materials, you need to let them know well in advance so they can account for necessary lead-times for those items.

Making Payments

Know the Law (California-Specific and Best Practices for Other States)

- **California law** prohibits contractors from accepting more than \$1,000 or 10% of the project cost (whichever is lower) as a deposit.
- **Best practice nationwide:** Avoid large upfront payments– pay as little as possible before work begins to protect yourself from bad actors and financially irresponsible contractors.

Payment Timing & Protecting Yourself

- Pay only for work completed – keep payments aligned with milestones.
- For material purchases, it's safest to pay once materials are received (unless payment is unavoidable, as with special order items).
- Never pay ahead of completion – hold back a reasonable percentage for unfinished work.
- **Paying Subcontractors: What to Expect**
 - Subcontractors often pay out-of-pocket for materials and labor before invoicing you.
 - Pay promptly when invoiced for work completed – **Aim for 24 hours** if possible.
 - If there will be a delay in making a payment for work completed, communicate when the payment will be made.
 - It's best to ensure your funding is liquid and in an account ready to access for work completed.

How to Handle Partial Work Completion

If a subcontractor's work is done in stages, split payments accordingly:

- Example: Your electrician bids \$10,000 for a full job.
 - After rough wiring is complete, pay 80% and hold back 20% until final installation (switches, outlets, and fixtures).
 - Adjust invoices if work is incomplete – ask for a breakdown of what has been done vs. what remains and work with your subcontractors on how to break it down.
 - Good subcontractors won't mind sharing details of their work including what's left in a specific stage.

Handling Disputes & Overcharges

- If a subcontractor invoices for more work than completed
 - Communicate with them to **hold back a fair amount**, not the entire payment.
 - **Ask questions and seek clarity** – assume good intentions and discuss the discrepancy.
- If additional work is required:
 - **Agree on a price before the work is done.**
 - Ensure all changes are documented in writing.

Tip: Payment & Communication Go Hand-in-Hand

- Your contractor relationship is trust-based, with clear expectations to prevent disputes.
- Always confirm the financial impacts of any changes before approving additional work.
- If a subcontractor fails to communicate scope changes, be proactive in asking about the impact of those changes.
- Unless you know otherwise (FOR SURE), **assume good intentions**. There is a lot going on with any remodel, and miscommunications happen.

Monitoring Progress

Regular Inspections: Why & How

Inspecting your project regularly is crucial, but keep in mind the order of progress – some things may appear incomplete simply because it's not time yet. There are two main types of inspections you'll encounter during your remodel.

City Inspections:

City Inspections are tied to your permits. A municipal inspector will check compliance at key stages but only for code adherence – not quality. While they may flag issues related to code compliance, they won't assess workmanship. If you ask for an opinion, they may not provide one. Their role is ensuring the work meets building codes – not that it's done well.

Typical inspections (check with your building department for specifics in your area)

- Cement Forms
- Structural Cement (which may also require a special inspector to observe and sample)
- Framing
- Roofing (various stages)
- Insulation
- Rough Electrical & Plumbing
- Hot Mop (shower pan waterproofing)
- Lathe (for stucco or tile waterproofing)
- Drywall (type and secure installation)
- Final Inspection

It's often helpful to have the subcontractor "sit the inspection" – meaning they wait for and meet with the inspector– but it's also valuable to be there.

Quality Inspections:

Separate from city inspectors, quality control is up to you and your General Contractor. Every layer beneath the surface (framing, foundation, plumbing, wiring) affects the final result. If you're acting as your own GC, you can find tutorials on inspecting work from various trades, but it's best to meet with the subcontractors beforehand to set expectations, review timelines, and coordinate return visits (since many trades need to work in phases).

Final fixture placement (cabinets, lighting, switches) is dependent on work done before drywall, so inspect early. If you're unsure how to proceed with this critical piece, consider hiring a home inspector who specializes in homeowner remodels.

💡**Tip:** Tie both city and quality inspection to payment schedules to ensure accountability and make certain that you are not paying ahead of work being completed.

Resolving Issues

Communication is Key

As I've outlined above, communication with your contractors is critical every step of the way, but the absolute MOST important time to ensure clear communication is BEFORE you begin your project when you can outline everything in writing. Utilize contracts that also call out your building plans and state that work will be completed professionally. Still, even in the best of circumstances, miscommunications do happen and unexpected things do come up. This is why it's critical to ensure you're working with professionals that you have established a good rapport with. Both you and your contractors must understand that you're on the same team, with the goal being a successful remodel. Never assume that they don't want to resolve an issue, instead work to ask questions that will allow them to suggest solutions.

De-escalation amid Strong Emotions

When an issue comes up and needs to be resolved, emotions can run high. When things get heated, the chance of finding solutions that work will be much harder to arrive at. The best thing you can do is move away from the topic or move away physically, knowing you'll need to return to the conversation when cooler heads can prevail. Come back to the discussion in a format and at a time when everyone can put their emotions aside. Assess the issue from a realistic point of view a) Is there something in writing about this specific issue, b) Did you discuss it ahead of time, c) Were assumptions made, and what were they, d) is the quality simply not up to accepted professional standards?

By addressing the above questions, you should quickly be able to determine if you, as the homeowner, have legal recourse. If something was in writing or approved by you, you will probably have to take ownership of the issue. That can mean two things, you can either accept the results or you can pay to have something changed. If the issue was the subcontractor's responsibility, it still may be worth considering accepting the results to move your project forward. This will depend on the specific issue and how large its impact is. Even if you are adamant that your contractor remedy the issue by doing rework, your timeline will be pushed out as a result. Regardless of who was right or what evidence there is to support that, finding a way forward with your team will ALWAYS result in the best result, even if that means they step away from the project. Unfortunately, it could be very difficult to find another professional to start someone else's work.

3rd Party Resolutions

Sadly, when you and a member of your team are at an impasse and can't find a resolution, seeking help from a 3rd party may be your only way forward. Keep in mind that when attorneys get involved, it's usually only the attorneys who win. Thankfully you have three other options 1) file a claim with the contractor's insurance provider (you should have received a copy of their insurance when you signed a contract with them), 2) file a complaint with the California State Licensing Board, or 3) Small Claims Court if the amount of "damages" is less than \$12,500. Be prepared for the time involved in any of these options.

You're Onto Something GREAT!

Congratulations on taking the first steps toward planning your remodel! Remodeling your home is a big undertaking, but with a clear vision, realistic budget, and achievable timeline, you're well on your way to creating a space that fits your needs and reflects your style. By following the guidance in this guide, you've set yourself up for success and minimized the stress that can often accompany such projects.

Remember, you don't have to navigate this journey alone. Master Build Advisor is here to support you every step of the way. Whether you're looking for free resources and articles packed with valuable insights, personalized consultation services to refine your plans, or the expertise of our trusted General Contractors, we've got you covered.

Our General Contractors stand out by offering transparent pricing and a commitment to keeping you informed. Whether you want to be deeply involved in every detail or prefer a hands-off approach, our team will tailor their communication to your preferences, ensuring your project progresses smoothly and stays aligned with your goals.

If you're ready to take the next step, visit www.MasterBuildAdvisor.com to explore our resources, connect with a consultant, or schedule a consultation with one of our experienced contractors. Let's turn your vision into reality with the confidence and peace of mind that come from partnering with a team you can trust.

Start your journey today—your dream remodel is closer than you think!

